

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: ZEARS, SEAN M.

§ Case No. 17-80888

§

§

§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$18,983.00
(without deducting any secured claims)

Assets Exempt: \$3,458.00

Total Distribution to Claimants: \$8,428.90

Claims Discharged
Without Payment: \$48,839.00

Total Expenses of Administration: \$3,571.10

3) Total gross receipts of \$ 12,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$12,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$24,563.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,571.10	3,571.10	3,571.10
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	56,444.00	41,585.90	41,585.90	8,428.90
TOTAL DISBURSEMENTS	\$81,007.00	\$45,157.00	\$45,157.00	\$12,000.00

4) This case was originally filed under Chapter 7 on April 14, 2017.
The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/12/2018 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Deceased Father's Estate	1249-000	12,000.00
TOTAL GROSS RECEIPTS		\$12,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Chrysler Capital	4110-000	24,563.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$24,563.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JAMES E. STEVENS	2100-000	N/A	1,950.00	1,950.00	1,950.00
Attorney for Trustee Fees (Trustee Firm) - Barrick, Switzer, Long, Balsley & Van	3110-000	N/A	1,560.00	1,560.00	1,560.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	17.62	17.62	17.62
Other - Rabobank, N.A.	2600-000	N/A	16.86	16.86	16.86

Other - Rabobank, N.A.	2600-000	N/A	16.62	16.62	16.62
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$3,571.10	\$3,571.10	\$3,571.10

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Jennifer Elzey	5200-000	0.00	N/A	N/A	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	U.S. Department of Education	7100-000	40,033.00	40,259.49	40,259.49	8,160.06
2	Frontier Communications	7100-000	39.00	39.99	39.99	8.11
3	Capital One, N.A.	7100-000	N/A	178.87	178.87	36.25
4	PYOD, LLC its successors and assigns as assignee	7100-000	N/A	432.31	432.31	87.62
5	Verizon	7100-000	690.00	675.24	675.24	136.86
NOTFILED	Kohls	7100-000	148.00	N/A	N/A	0.00
NOTFILED	First Premier Bank	7100-000	882.00	N/A	N/A	0.00
NOTFILED	OSF St. Anthony Med Center	7100-000	671.00	N/A	N/A	0.00
NOTFILED	Kohls/CapOne	7100-000	148.00	N/A	N/A	0.00
NOTFILED	Credit One Bank NA	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Security Finance Corporation	7100-000	2,015.00	N/A	N/A	0.00
NOTFILED	ComEd	7100-000	305.00	N/A	N/A	0.00
NOTFILED	Better Banks	7100-000	11,013.00	N/A	N/A	0.00

TOTAL GENERAL UNSECURED CLAIMS	\$56,444.00	\$41,585.90	\$41,585.90	\$8,428.90
---------------------------------------	-------------	-------------	-------------	------------

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 17-80888

Trustee: (330420) JAMES E. STEVENS

Case Name: ZEARS, SEAN M.

Filed (f) or Converted (c): 04/14/17 (f)

§341(a) Meeting Date: 06/01/17

Period Ending: 06/12/18

Claims Bar Date: 11/14/17

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Checking: MembersAlliance Credit Union	8.00	0.00	0.00	FA
2	Checking: Chase Bank	2,500.00	0.00	0.00	FA
3	Rent: Current Landlord	650.00	0.00	0.00	FA
4	Household Furniture	150.00	0.00	0.00	FA
5	2 TV's, Computer	400.00	0.00	0.00	FA
6	Used Clothing	400.00	0.00	0.00	FA
7	Prudential Term Life: Minor Children and sister	0.00	0.00	0.00	FA
8	2016 Chrysler 200	14,875.00	0.00	0.00	FA
9	Deceased Father's Estate (u) See Order Compromise Controversy entered October 6, 2017.	16,000.00	16,000.00	12,000.00	FA
9	Assets Totals (Excluding unknown values)	\$34,983.00	\$16,000.00	\$12,000.00	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): January 15, 2018

Current Projected Date Of Final Report (TFR): January 15, 2018 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 17-80888

Case Name: ZEARS, SEAN M.

Taxpayer ID #: **-***5985

Period Ending: 06/12/18

Trustee: JAMES E. STEVENS (330420)

Bank Name: Rabobank, N.A.

Account: *****3566 - Checking Account

Blanket Bond: \$2,827,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/27/17	{9}	Sean Zears	Estate Monies see Order to CC	1249-000	11,500.00		11,500.00
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	11,490.00
10/31/17	{9}	SEAN ZEARS	PAYMENT ON INHERITANCE	1249-000	250.00		11,740.00
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.62	11,722.38
11/27/17	{9}	Sean Zears	payment on inheritance	1249-000	250.00		11,972.38
11/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.86	11,955.52
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.62	11,938.90
03/22/18	101	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$1,560.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,560.00	10,378.90
03/22/18	102	JAMES E. STEVENS	Dividend paid 100.00% on \$1,950.00, Trustee Compensation; Reference:	2100-000		1,950.00	8,428.90
03/22/18	103	U.S. Department of Education	Dividend paid 20.26% on \$40,259.49; Claim# 1; Filed: \$40,259.49; Reference:	7100-000		8,160.06	268.84
03/22/18	104	Frontier Communications	Dividend paid 20.26% on \$39.99; Claim# 2; Filed: \$39.99; Reference:	7100-000		8.11	260.73
03/22/18	105	Capital One, N.A.	Dividend paid 20.26% on \$178.87; Claim# 3; Filed: \$178.87; Reference:	7100-000		36.25	224.48
03/22/18	106	PYOD, LLC its successors and assigns as assignee	Dividend paid 20.26% on \$432.31; Claim# 4; Filed: \$432.31; Reference:	7100-000		87.62	136.86
03/22/18	107	Verizon	Dividend paid 20.26% on \$675.24; Claim# 5; Filed: \$675.24; Reference:	7100-000		136.86	0.00

ACCOUNT TOTALS	12,000.00	12,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	12,000.00	12,000.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$12,000.00	\$12,000.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****3566	12,000.00	12,000.00	0.00
	\$12,000.00	\$12,000.00	\$0.00